

COURSE DESCRIPTION

Academic year: 2025/2026	
University: Comenius University Bratislava	
Faculty: Faculty of Management	
Course ID: FM.KSP/049AM/16	Course title: Risk Management I
Educational activities: Type of activities: seminar Number of hours: per week: 2 per level/semester: 28 Form of the course: on-site learning	
Number of credits: 3	
Recommended semester: 1.	
Educational level: I., II.	
Prerequisites:	
Course requirements: Presentations of the results of the assignments stated during semester. The overall evaluation is in accordance with the faculty evaluation system: A = 91-100%; B = 81-90%; C = 73-80%; D = 66-72%; E = 65-60%; F = 0-59% points. Scale of assessment (preliminary/final): 100/0	
Learning outcomes: Course on the one hand, deepens understanding of the bank management and on the other side extends the knowledge from risk management field (with emphasis on current international regulations) in accordance with the best practices applied at current practice. Students gain practical experience through a numerous assignments solving that are related to current analysis and risk management practices in commercial banks and use concrete commercial banks data. Course creates solid knowledge basis for further studying courses focused on credit and market risk management in financial institutions. The main goals are: 1. To provide basic theoretical knowledge and practical experiences on the commercial bank risk management as a component of the whole bank management so that students will be able to understand the role of the risk management within the bank's managerial framework. 2. To provide key ideas on relationship of strategic management of non financial institution and its key risks.	
Class syllabus: 1. Commercial Bank and its Business-Risk-Financial Profile - financial mediation and intermediation in the commercial bank - key business segments at commercial banks and their management - key commercial bank risk, they relationships with business activities, regulation and management. 2. Financial Analysis of the Commercial Bank – Key Components for Business-Risk Strategy Definition - Balance Sheet Analysis - Income Statement Analysis - Performance and Value Chain Analysis. 3. Strategy and Policies of Funds Management in the Banks	

- business-risk characteristics of deposit products.
- repo a reverse repo
- securitisations.
- 4. Liquidity Risk Management
 - key issues and principals of the liquidity risk management
 - liquidity risk policy
 - liquidity management process.
- 5. Interest Rate Risk Management
 - time structure of the interest rate risk and its theories
 - gap analysis in interest rate risk
 - interest rate risk strategies based on gap analysis.
- 6. Off Balance Sheet and Risk Management
 - credit-based products and their key characteristics
 - investment banking
 - private banking.
- 7. Capital Management and Current Regulation
 - Basel I, II, III. IV
 - key risks and calculation of capital requirements to cover them.
- 8. Non-financial Reporting - ESG - in Financial Institutions
- 9. Risk Management in Non-Financial Institutions
 - ERM System and its Key Components.
 - Key steps to implement ERM in accordance with COSO methodology.

Recommended literature:

- [1] SAUNDERS, A., CORNETT, M. Financial Institutions Management. 11th edition. McGraw-Hill, 2014.
- [2] MONAHAN, G. Enterprise Risk Management: A Methodology for Achieving Strategic Objectives. John Wiley & Sons, 2008.
- [3] The other relevant materials will be distributed during course.

Languages necessary to complete the course:

English

Ethics:

The syllabus lists knowledge, skills, competences and transferable skills that the students will acquire by successfully completing the course. These will impact on their personal development and can be used both in their future careers and in their lives as active citizens in democratic societies.

Following the provisions of Internal Regulation of the Comenius University Bratislava - Internal system of ensuring the quality of higher education of the Comenius University Bratislava, *each student consistently achieves his/her study results honestly during his/her studies; does not cheat or use dishonest procedures during any form of verification of his study knowledge and knowledge*. Cases of violation of this provision can be assessed as a violation of obligations arising from legal regulations (...). Such an assessment may be associated with applying relevant legal consequences on an academic, (...) or disciplinary level.

Following the provisions of Internal Regulation of the Comenius University Bratislava - Disciplinary regulations of the Comenius University Bratislava for students, *a student's disciplinary offence is any form of writing off or illegal cooperation or hinting during the written or oral evaluation of study results (knowledge verification) or during preparation for it within the course, or the use of technical devices or any information carriers in a way other than permitted during the written or oral evaluation of study results (knowledge verification) or*

during preparation for it within the subject. Some of the disciplinary measures may be imposed on the student for a committed disciplinary offence: reprimand, conditional expulsion from studies or expulsion from studies.

Notes:

Past grade distribution

Total number of evaluated students: 135

A	ABS	B	C	D	E	FX	M
40,74	0,0	33,33	16,3	5,93	2,22	0,74	0,74

Lecturers: prof. Ing. Anna Pilková, PhD., MBA

Last change: 10.09.2025

Approved by: